

# EXHIBIT A



FCI Lender Services, Inc.

*Loan Servicing • Specialty Servicing • Default*

(800) 931-2424 (714) 282-2424 Fax: (714) 282-5775

*TRANSFER OF SERVICING LETTER*

7/17/2012

MATHEW J HART  
[REDACTED]  
[REDACTED]

Re: NOTICE Loan Number (As modified): [REDACTED] 1799

Dear MATHEW J HART:

Please be advised that effective June 28, 2012 the servicing of your mortgage loan with GMAC Mortgage, LLC, secured by a Deed of Trust/Mortgage on real property, has been assigned to FCI Lender Services, Inc.

The assignment sale and/or transfer of the servicing of the mortgage loan do not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. The terms and conditions of your loan will not change and will be honored by FCI Lender Services, Inc..

Except in limited circumstances, the law requires that your present Servicer send you notice of the transfer at least 15 days before the effective date of transfer, or at closing. Your new Servicer must also send you this notice no later than 15 days after the effective date of the transfer or at closing.

Your present Servicer is GMAC Mortgage, LLC. If you have any questions relating to the transfer of servicing from your present Servicer, please call their Customer Service at 800-766-4622 between 8:00 am to 5:00 pm, PST, Monday through Friday.

Your new Servicer will be FCI Lender Services, Inc. Your existing loan number has been changed. Your new loan number that will be used by FCI Lender Services, Inc. is [REDACTED] 1799.

Beginning June 28, 2012 you should mail your payments, including all past due payments, to FCI Lender Services, Inc. at the address indicated below:

Send Payments to:  
FCI Lender Services, Inc.  
Attn: Payment Department  
PO Box 27370  
Anaheim, California 92809-0112

Send Correspondence to:  
FCI Lender Services, Inc.  
PO Box 27370  
Anaheim, California 92809-0112

If you have any questions concerning the transfer and/or status of your account commencing on or after June 28, 2012, please contact Joe Sedeno (Ext. 650) at FCI Lender Services, Inc. at (800) 931-2424 (toll-free), between the hours of 8:00 a.m. and 5:00 p.m. Monday through Friday (Pacific Time).

The last day that your present Servicer will accept payments from you is June 27, 2012. The date that FCI Lender Services, Inc. starts accepting payments from you is June 28, 2012. Send all payments due on or after that date to your new Servicer.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan Servicer concerning the servicing of your loan,

your Servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number, and a statement of the reasons for your belief, to the extent applicable, that the account is in error or provide sufficient detail to the Servicer regarding other information you are seeking. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

FCI Lender Services, Inc.  
PO Box 27370  
Anaheim California 92809-0112

Not later than 60 Business Days after receiving your qualified written request, your Servicer must make any appropriate corrections to your account, and/or, must provide you with a written explanation or clarification regarding any dispute. During this 60 business day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

*Joe Sedeno*

Joe Sedeno, VP/Specialty Loan Servicing  
(800) 931-2424 (Ext. 650)  
NMLS ID # 4920

**NOTE: FCI LENDER SERVICES, INC. MAY NOT HAVE RECEIVED THE NOTICE OF TRANSFER IN THE REQUIRED TIMEFRAME, OR ALL INFORMATION FROM THE PRIOR SERVICER NEEDED TO SET UP SERVICING. IF THIS IS THE CASE, FCI WILL ATTEMPT TO FOLLOW UP.**

**\*\*\*Receipt of your first Monthly Statement indicates that setup was completed.\*\*\***

**IMPORTANT NOTICES - PLEASE READ**

THE FOLLOWING NOTICES AND INFORMATION ARE IMPORTANT. THIS INFORMATION APPLIES TO YOUR ACCOUNT EVEN THOUGH DEMAND HAS BEEN MADE THAT YOU MAKE PAYMENT BY A CERTAIN DATE, EVEN THOUGH YOU MAKE THE PAYMENT AS REQUESTED OR EVEN IF A LAWSUIT HAS BEEN BROUGHT AGAINST YOU.

IF YOU DO NOT UNDERSTAND THIS INFORMATION, PLEASE CONSULT WITH AN ATTORNEY. THE RIGHTS YOU ARE PROVIDED ARE FOR YOUR PROTECTION AND THESE RIGHTS MAY BE ENFORCED BY YOU.

**NOTICE**

THIS IS AN ATTEMPT TO COLLECT UPON A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

**YOU HAVE THE FOLLOWING RIGHTS**

THIS DEBT WILL BE ASSUMED TO BE VALID UNLESS YOU DISPUTE ITS VALIDITY WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE.

IF YOU NOTIFY THIS OFFICE IN WRITING THAT THE DEBT IS DISPUTED WITHIN 30 DAYS, THIS OFFICE WILL MAIL TO YOU VERIFICATION OF THE DEBT OR A COPY OF THE JUDGMENT AGAINST YOU.

THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR (IF DIFFERENT FROM THE CURRENT CREDITOR) UPON YOUR WRITTEN REQUEST WITHIN 30 DAYS.

IT IS IMPORTANT THAT YOU UNDERSTAND THAT YOU HAVE THE RIGHT TO ENFORCE THE ABOVE NOTICE.

**FAIR DEBT COLLECTION PRACTICES ACTS**

The federal Fair Debt Collection practices Act (and additionally in California, the State of California Rosenthal Fair Debt Collection Practices Act) require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

6/14/2012

FCI Lender Services, Inc.  
PRIVACY NOTICE

**PRIVACY COMMITMENT**

You are receiving this notice because FCI Lender Services, Inc. ("we", "us", and "our") is the servicer of one or more of your accounts, which we have acquired from the lender or other servicer that previously held your account. Throughout the course of our business relationship with you, we will collect information about you that is necessary to service and assist you with your account or that otherwise arises out of our relationship with you. At FCI Lender Services, Inc. we treat your nonpublic information as confidential and recognize the importance of protecting it. We hope to earn your trust and confidence.

Please keep this notice for your records. Since we do not provide nonpublic personal information to third parties, other than as is allowed by law or as otherwise discussed below, you do not need to respond to this notice.

**INFORMATION WE MAY COLLECT**

- We may collect non-public personal information about our customers. This information includes:
- Information we receive from our customers through oral or written communications or over the internet, which could include, but is not limited to, your name and address, phone number, social security number, employment information, and credit history and other financial information.
- Information we receive from the original or previous owner of your account in connection with the transfer of your account to us or otherwise, which may include, for example, information provided on your original account application, and your repayment or previous collection history.
- Information about our customers' transactions with others, or us, which may include account balances, fees, payment history, parties to transactions, and account usage.

Information we receive from consumer reporting agencies, such as a credit bureau, which information may include your credit score, credit reports, and other information relating to your creditworthiness.

**PARTIES WITH WHOM WE MAY SHARE INFORMATION**

We may disclose all of the information we collect, as described above, about our customers or former customers to the following parties:

- Companies that provide servicing and processing services to us, such as mail fulfillment houses who assist us in mailing our letters and notices, and vendors who help us process transactions.
- Companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements, such as other companies with which we may offer products such as credit cards.
- Third parties that you direct us to share information about you.
- To other third parties as permitted by law.

**CONFIDENTIALITY AND SECURITY**

We restrict access to personal information about our customers to those employees who need to have that information to service our customers and their accounts. We select our service providers carefully, require them to agree to keep all customer information provided safe and secure, and require them to further agree not to use or share any information we've provided for any purpose other than as permitted by our contracts with them. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**CHANGES TO OUR PRIVACY POLICY**

This notice is effective as of the effective date set forth above. We reserve the right to amend (that is, add to, delete, or change) the terms of this notice from time to time.